

## Working Healthy & Medicare Part D

KEESM 2675 & 2911.10

In 2003, Congress passed legislation providing prescription drug coverage to Medicare beneficiaries effective January 1, 2006. This is called Medicare Part D. This coverage is provided through private plans and a person has to enroll to receive benefits. Like any other insurance plan, a beneficiary will have a premium, deductible and copays. Those with limited resources and income may get extra help to cover Part D costs. This program is called Low Income Subsidy or Part D Subsidy.

The following information is important to remember for those Working Healthy consumers who have Medicare:

- Medicaid will not cover prescription drug expenses. These expenses will need to be covered by Medicare Part D.
- Can enroll or change Part D plans monthly.
- Automatically deemed eligible for Part D Subsidy.
- If consumer fails to enroll in a Part D plan, they will be auto-enrolled and randomly placed into a Part D plan.
  - This should be rare as Working Healthy Benefit Specialists assist those who need help researching and enrolling in plans.
- If a beneficiary is eligible to be auto-enrolled, effective April 1, 2009 - if the Current Working File reflects that the beneficiary has an EGHP (employer group health plan) or other (like Union plan), rather than auto-enrolling in a Part D, the system auto-issues a letter telling them that they have the right to a Part D plan but if they want to stay with employer group, this is allowed. They will NOT be auto-enrolled but will be auto notified of their chose.
  - It is important for the consumer to research how Part D will impact their current coverage. Enrollment in Part D could mean loss of coverage for the consumer and their spouse or dependents.

8/2009

# NOTES:



5/2008